

IN THE SPECIFICATION:

Please amend the specification as follows:

Page 35, line 18, please delete "1912" and substitute therefor --1922--;

Page 35, line 19, please delete "recipient" and substitute therefor --"to recipient";

Page 35, line 20, please delete "1912" and substitute therefor --1922--;

Page 36, line 6, please delete "1914" and substitute therefor --1924--;

Page 36, line 8, please delete "1914" and substitute therefor --1924--;

Page 36, line 15, please delete "1916" and substitute therefor --1926--; and

Page 36, line 17, please delete "1916" and substitute therefor --1926--.

IN THE CLAIMS:

Please cancel claims 127-141 without prejudice or disclaimer of the subject matter thereof.

Please add the following new claims:

1. ~~--142.~~ A method of accumulating a payment and processing a disbursement, comprising the steps, performed by a processor, of:

initiating the payment with disbursement information from a payor to a payee through a collector;

transferring to an accumulator agency the payment and the disbursement information from the collector;

processing from the agency to a bank the payment as a debit transaction; and

processing from the agency to an intermediary the disbursement information as an addendum transaction.

2 ~~143.~~ The method of claim ~~142~~, wherein the transferring step occurs by financial electronic data interchange (FEDI).

3 ~~144.~~ The method of claim ~~142~~, wherein the step of processing the payment occurs by electronic funds transfer (EFT).

4 ~~145.~~ The method of claim ~~142~~, wherein the step of processing the disbursement information occurs by electronic data interchange (EDI).

5 ~~146.~~ A system for accumulating a payment and processing a disbursement, comprising:

an initiating component configured to initiate the payment with disbursement information from a payor to a payee through a collector;

a transferring component configured to transfer to an accumulator agency the payment and the disbursement information from the collector;

a payment processing component configured to process from the agency to a bank the payment as a debit transaction; and

a disbursement processing component configured to process from the agency to an intermediary the disbursement information as an addendum transaction.

6 ~~147.~~ The system of claim ~~146~~, wherein the transferring component occurs by financial electronic data interchange (FEDI).

7 ~~148.~~ The system of claim ~~146~~, wherein the payment processing component occurs by electronic funds transfer (EFT).

8 ~~149.~~ The system of claim ~~146~~, wherein the disbursement processing component occurs by electronic data interchange (EDI).

LAW OFFICES

FINNEGAN, HENDERSON,
FARABOW, GARRETT,
& DUNNER, L.L.P.
1300 I STREET, N.W.
WASHINGTON, D. C. 20005
202-408-4000

150. A computer usable medium having computer readable code embodied therein for accumulating a payment and processing a disbursement, the computer usable code comprising:

an initiation module configured to initiate a payment with disbursement information from a payor to a payee through a collector;

a transfer module configured to transfer to an accumulator agency the payment and the disbursement information from the collector;

a payment module configured to process from the agency to a bank the payment as a debit transaction; and

a disbursement module configured to process from the agency to an intermediary the disbursement information as an addendum transaction.

10 ~~151~~. The computer usable code of claim ~~150~~⁹, wherein the transfer module occurs by financial electronic data interchange (FEDI).

11 ~~152~~. The computer usable code of claim ~~150~~⁹, wherein the payment module occurs by electronic funds transfer (EFT).

12 ~~153~~. The computer usable code of claim ~~150~~⁹, wherein the disbursement module occurs by electronic data interchange (EDI).

13 ~~154~~. A method of processing a payment, comprising the steps, performed by a processor, of:

receiving payment information at a collector;

sending the payment information from the collector to an accumulator agency;

receiving at the accumulator agency payment information from the collector

LAW OFFICES

FINNEGAN, HENDERSON,
FARABOW, GARRETT,
& DUNNER, L.L.P.
1300 I STREET, N.W.
WASHINGTON, D. C. 20005
202-408-4000

regarding the payment;

initiating by the accumulator agency the payment as a debit transaction;

executing the debit transaction from the accumulator agency through an automated clearing house (ACH); and

dispatching a credit reflecting the payment from the ACH to an intermediary's bank for the benefit of an intermediary.

14 ~~155~~¹³. The method of claim ~~154~~¹³, wherein the sending step occurs by the transmission of an addendum-based FEDI file.

15 ~~156~~¹³. The method of claim ~~154~~¹³, wherein the initiating step occurs by an EFT transaction.

16 ~~157~~¹³. The method of claim ~~154~~¹³, wherein the initiating step occurs by an FEDI transaction.

17 ~~158~~¹³. The method of claim ~~154~~¹³, wherein the initiating step occurs through an accumulator agency's bank.

18 ~~159~~¹³. The method of claim ~~154~~¹³, further comprising the step of:

processing the debit transaction from the ACH to a collector's bank.

19 ~~160~~. A system for processing a payment, comprising:

a first receiving component configured to receive payment information at a collector;

a sending component configured to send the payment information from the collector to an accumulator agency;

a second receiving component configured to receive at the accumulator agency payment information from the collector regarding the payment;

LAW OFFICES

FINNEGAN, HENDERSON,
FARABOW, GARRETT,
& DUNNER, L.L.P.
1300 I STREET, N.W.
WASHINGTON, D. C. 20005
202-408-4000

an initiating component configured to initiate by the accumulator agency the payment as a debit transaction;

an executing component configured to execute the debit transaction from the accumulator agency through an automated clearing house (ACH); and

a dispatching component configured to dispatch a credit reflecting the payment from the ACH to an intermediary's bank for the benefit of an intermediary.

20/161. The system of claim 160, wherein the sending component occurs by the transmission of an addendum-based FEDI file.

21/162. The system of claim 160, wherein the initiating component occurs by an EFT transaction.

22/163. The system of claim 160, wherein the initiating component occurs by an FEDI transaction.

23/164. The system of claim 160, wherein the initiating component occurs through an accumulator agency's bank.

24/165. The system of claim 160, further comprising:

a processing component configured to process the debit transaction from the ACH to a collector's bank.

166. A computer usable medium having computer readable code embodied therein for processing a payment, the computer usable code comprising:

a first receiving module configured to receive payment information at a collector;

a sending module configured to send the payment information from the collector to an accumulator agency;

LAW OFFICES

FINNEGAN, HENDERSON,
FARABOW, GARRETT,
& DUNNER, L.L.P.
1300 I STREET, N.W.
WASHINGTON, D. C. 20005
202-408-4000

a second receiving module configured to receive at the accumulator agency payment information from the collector regarding the payment;

an initiating module configured to initiate by the accumulator agency the payment as a debit transaction;

an executing component configured to execute the debit transaction from the accumulator agency through an automated clearing house (ACH); and

a dispatching component configured to dispatch a credit reflecting the payment from the ACH to an intermediary's bank for the benefit of an intermediary.

26
167. A method of processing a disbursement, comprising the steps, performed by a processor, of:

transmitting by an accumulator agency disbursement information to a state;

receiving at the accumulator agency disbursement transaction information from the state regarding authorization for the disbursement as an addendum transaction; and

executing the disbursement to a recipient.

27
26
168. The method of claim 167, wherein the transmitting step occurs by an addendum-based EDI transaction.

28
26
169. The method of claim 167, wherein the executing step includes the substep of paying the recipient via one of paper check, direct deposit, and debit deposit.

29
26
170. The method of claim 167, further comprising the step of:
issuing an invoice for the disbursement.

LAW OFFICES

FINNEGAN, HENDERSON,
FARABOW, GARRETT,
& DUNNER, L.L.P.
1300 I STREET, N.W.
WASHINGTON, D. C. 20005
202-408-4000

30
171. A system for processing a disbursement, comprising:

a transmitting component configured to transmit by an accumulator agency disbursement information to a state;

a receiving component configured to receive at the accumulator agency disbursement transaction information from the state regarding authorization for the disbursement as an addendum transaction; and

an executing component configured to execute the disbursement to a recipient.

31 172. The system of claim 171, wherein the transmitting component occurs by an addendum-based EDI transaction.

01 32 173. The system of claim 171, wherein the executing component further includes a paying component configured to pay the recipient via one of paper check, direct deposit, and debit deposit.

33 174. The system of claim 171, further comprising an issuing component configured to issue an invoice for the disbursement.

175. A computer usable medium having computer readable code embodied therein for processing a disbursement, the computer usable code comprising:

a transmitting module configured to transmit by an accumulator agency disbursement information to a state;

a receiving module configured to receive at the accumulator agency disbursement transaction information from the state regarding authorization for the disbursement as an addendum transaction; and

an executing module configured to execute the disbursement to a recipient.

LAW OFFICES

FINNEGAN, HENDERSON,
FARABOW, GARRETT,
& DUNNER, L.L.P.
1300 I STREET, N.W.
WASHINGTON, D. C. 20005
202-408-4000

35
176. A method of processing a disbursement, comprising the steps, performed by a processor, of:

receiving at an accumulator agency disbursement transaction information from a state regarding the disbursement as an addendum transaction; and
executing the disbursement to a recipient.

36
177. The method of claim 176, wherein the receiving step occurs by an EDI transaction.

43
178. The method of claim 176, wherein the receiving step further includes the substep of paying the recipient via one of paper check, direct deposit, and debit deposit.

C'
49
179. The method of claim 178, further comprising the step of:
initiating by the accumulator agency the direct deposit through a bank.

50
180. The method of claim 179, further comprising the step of:
executing the direct deposit from the bank through an ACH.

51
181. The method of claim 180, further comprising the step of:
processing the direct deposit from the ACH to a recipient's bank.

52
182. The method of claim 181, further comprising the step of:
dispatching a credit reflecting the direct deposit from the ACH to the recipient's bank
for the benefit of the recipient.

46
183. The method of claim 178, further comprising the step of:

initiating by the accumulator agency the debit deposit through a bank.

47
184. The method of claim 183, further comprising the step of:

establishing by the accumulator agency the debit deposit at the accumulator

agency's bank.

⁴⁶
~~48~~ 185. The method of claim ~~183~~, further comprising the step of:

establishing by the accumulator agency the debit deposit at the state's bank.

⁴³
~~44~~ 186. The method of claim ~~178~~, further comprising the step of:

initiating by the accumulator agency the debit deposit through the accumulator

agency.

⁴³
~~45~~ 187. The method of claim ~~178~~, further comprising the step of:

establishing by the accumulator agency the debit deposit at a bank of the recipient's

choice.

³⁵
~~37~~ 188. The method of claim ~~176~~, wherein the disbursement is a child support

disbursement.

³⁵
~~38~~ 189. The method of claim ~~176~~, wherein the disbursement is an alimony

disbursement.

³⁵
~~39~~ 190. The method of claim ~~176~~, wherein the disbursement is a disbursement based

on a judgment.

³⁵
~~40~~ 191. The method of claim ~~176~~, wherein the disbursement is a disbursement based

on an attachment.

³⁵
~~41~~ 192. The method of claim ~~176~~, wherein the recipient is a custodial parent.

³⁵
~~42~~ 193. The method of claim ~~176~~, further comprising the step of:

transmitting an invoice for the disbursement to the recipient.

⁵³
~~53~~ 194. A system for processing a disbursement, comprising:

a receiving component configured to receive at an accumulator agency

LAW OFFICES

FINNEGAN, HENDERSON,
FARABOW, GARRETT,
& DUNNER, L.L.P.
1300 I STREET, N. W.
WASHINGTON, D. C. 20005
202-408-4000

disbursement transaction information from a state regarding the disbursement as an addendum transaction; and

an executing component configured to execute the disbursement to a recipient.

54 ~~195~~ ⁵³ The system of claim ~~194~~, wherein the receiving component occurs by an EDI transaction.

61 ~~196~~ ⁵³ The system of claim ~~194~~, wherein the receiving component further includes a paying component configured to pay the recipient via one of paper check, direct deposit, and debit deposit.

61 ~~197~~ ⁶¹ The system of claim ~~196~~, further comprising:
a deposit initiating component configured to initiate by the accumulator agency the direct deposit through a bank.

68 ~~198~~ ⁶⁷ The system of claim ~~197~~, further comprising:
a deposit executing component configured to execute the direct deposit from the bank through an ACH.

69 ~~199~~ ⁶⁸ The system of claim ~~198~~, further comprising:
a deposit processing component configured to process the direct deposit from the ACH to a recipient's bank.

70 ~~200~~ ⁶⁹ The system of claim ~~199~~, further comprising:
a deposit dispatching component configured to dispatch a credit reflecting the direct deposit from the ACH to the recipient's bank for the benefit of the recipient.

64 ~~201~~ ⁶¹ The system of claim ~~196~~, further comprising:
a debit initiating component configured to initiate by the accumulator agency the

LAW OFFICES

FINNEGAN, HENDERSON,
FARABOW, GARRETT,
& DUNNER, L.L.P.
1300 I STREET, N.W.
WASHINGTON, D. C. 20005
202-408-4000

debit deposit through a bank.

65 ~~202.~~ The system of claim ~~201~~ ⁶⁷, further comprising:

a debit establishing component configured to establish by the accumulator agency the debit deposit at the accumulator agency's bank.

66 ~~203.~~ The system of claim ~~201~~ ⁶⁷, further comprising:

a state establishing component configured to establish by the accumulator agency the debit deposit at the state's bank.

62 ~~204.~~ The system of claim ~~196~~ ⁶¹, further comprising:

a direct initiating component configured to initiate by the accumulator agency the debit deposit through the accumulator agency.

63 ~~205.~~ The system of claim ~~196~~ ⁶¹, further comprising:

a choice establishing component configured to establish by the accumulator agency the debit deposit at a bank of the recipient's choice.

55 ~~206.~~ The system of claim ~~194~~ ⁵³, wherein the disbursement is a child support payment.

56 ~~207.~~ The system of claim ~~194~~ ⁵³, wherein the disbursement is an alimony disbursement.

57 ~~208.~~ The system of claim ~~194~~ ⁵³, wherein the disbursement is a disbursement based on a judgment.

58 ~~209.~~ The system of claim ~~194~~ ⁵³, wherein the disbursement is a disbursement based on an attachment.

59 ~~210.~~ The system of claim ~~194~~ ⁵³, wherein the recipient is a custodial parent.

LAW OFFICES

FINNEGAN, HENDERSON,
FARABOW, GARRETT,
& DUNNER, L.L.P.
1300 I STREET, N. W.
WASHINGTON, D. C. 20005
202-408-4000